IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

ANNA GOLIC

610 Hogeland Lane : CIVIL ACTION

Bensalem, PA 19020

Plaintiff,

v. : No.:

EQUITY PRIME MORTGAGE, LLC d/b/a EPM

5 Concourse Pkwy, Suite 2250

Atlanta, GA 30328 : **JURY TRIAL DEMANDED**

Defendant.

CIVIL ACTION COMPLAINT

Plaintiff, by and through her undersigned counsel, hereby avers as follows:

INTRODUCTION

1. This action has been initiated by Anna Golic ("Plaintiff") against Defendant Equity Prime Mortgage, LLC d/b/a EPM ("Defendant") for violations of the Americans with Disabilities Act, as amended ("ADA" - 42 U.S.C. §§ 12101 et. seq.); the Family and Medical Leave Act ("FMLA" – 29 U.S.C. §§ 2601, et. seq.); and the Pennsylvania Human Relations Act ("PHRA"). As a direct consequence of Defendant's unlawful actions, Plaintiff seeks damages as set forth herein.

JURISDICTION AND VENUE

2. This Court, in accordance with 28 U.S.C. § 1331, has jurisdiction over Plaintiff's claims because this civil action arises under laws of the United States. There lies supplemental

¹ Plaintiff's claims under the PHRA are referenced herein for notice purposes. She is required to wait 1 full year before initiating a lawsuit from date of dual-filing with the EEOC. Plaintiff must however file her lawsuit in advance of same because of the date of issuance of her federal right-to-sue letter under the ADA. Plaintiff's PHRA claims however will mirror identically her federal claims under the ADA.

jurisdiction over Plaintiff's state-law claims because they arise out of the same common nucleus of operative facts as Plaintiff's federal claims set forth herein.

- 3. This Court may properly maintain personal jurisdiction over Defendant because Defendant's contacts with this state and this judicial district are sufficient for the exercise of jurisdiction over Defendant to comply with traditional notions of fair play and substantial justice, satisfying the standard set forth by the United States Supreme Court in <u>International Shoe Co. v. Washington</u>, 326 U.S. 310 (1945) and its progeny.
- 4. Pursuant to 28 U.S.C. § 1391(b)(1) and (b)(2), venue is properly laid in this district because all of the acts and/or omissions giving rise to the claims set forth herein occurred in this judicial district; and in addition, Defendant is deemed to reside where they are subject to personal jurisdiction, rendering Defendant a resident of the Eastern District of Pennsylvania.

PARTIES

- 5. The foregoing paragraphs are incorporated herein in their entirety as if set forth in full.
 - 6. Plaintiff is an adult individual residing at an address as set forth in the caption.
- 7. Defendant is a foreign business corporation, duly registered under the laws of the State of Georgia with a principal place of business as set forth in the caption.
- 8. Defendant is a licensed mortgage lender operating in all 50 states providing a variety of mortgage related products.
- 8. At all times relevant herein, Defendant acted by and through their agents, servants and employees, each of whom acted at all times relevant herein in the course and scope of their employment with and for Defendant.

FACTUAL BACKGROUND

- 9. The foregoing paragraphs are incorporated herein in their entirety as if set forth in full.
- 10. Plaintiff is a disabled female. She is diagnosed with chronic and debilitating migraines and associated complications.
- 11. As a result of her aforementioned serious medical conditions and disabilities, Plaintiff is, at times, substantially limited in her ability to perform daily life activities such as sleeping, focusing on tasks, driving, managing light sensitivity, and processing auditory inputs.
- 12. On or about May 18, 2020, Defendant hired Plaintiff as a Director of Loan Servicing remotely based in Bensalem, PA through her unlawful termination as discussed herein on or about December 31, 2023.
- 13. During her employment with Defendant, Plaintiff was supervised by Stephen Carpitella (a Partner and Chief Retail Officer "CRO"), whose employment ended in July of 2023; Majed Qminacci (a Chief Financial Officer "CFO"), whose employment ended on or about September 17, 2023; and finally, CFO Scott Issel ("Issel"), who was employed from September of 2023 (in the aforesaid role) through Plaintiff's termination from employment.
- 14. Issel was the primary manager who directly supervised Plaintiff during her approximately last 3.5 months of employment.
- 15. Plaintiff also regularly worked and communicated with Jamies Minghini ("Minghini") (Chief Compliance Officer "CCO") and Laura Brandao ("Brando") (Member of Defendant), who were both employed through Plaintiff's termination from employment.

- 16. Prior to Issel assuming CFO position in or about September 2023, Plaintiff was a highly valued employee, performed exceptionally and was shown appreciation for the quality, care, and expertise she displayed in her work.
- 17. In or about mid-year 2022, Defendant gave Plaintiff multiple accolades and bonus compensation for numerous successes, in large part due to her handling a book of more than \$90 Million in sales.
- 18. In or about August 2023 (immediately before Issel assumed CFO duties), Plaintiff was again recognized for her outstanding performance and awarded another bonus and salary increase to recognize her exceptional work.
- 19. Around this same time, in or about July 2023, Plaintiff's husband was undergoing screening for a suspected cancer diagnosis.
- 20. Plaintiff was communicating informally with Defendant's executive leadership about her husband's ongoing scares, diagnostic testing, medical condition, and likely cancer diagnosis.
- 21. By mid-September 2023, it was well known that Plaintiff's husband had been diagnosed with cancer (along with other serious medical issues) and Plaintiff was sharing such information to be transparent that she would need to be taking periodic days or weeks (or longer) off to provide care for her husband.
- 22. By way of <u>documented</u> examples only, between September and October 2023 (via internal chat messages): (1) Plaintiff was discussing her husband's cancer diagnosis and need for surgery/radiation therapy with Brando; (2) Plaintiff was discussing her husband's heart and cancer complications with Minghini; and (3) Plaintiff was discussing her husband's serious

health conditions with other employees/management. These are chat messages that are documented.

- 23. On or about September 25, 2023, Plaintiff met with Issel who had assumed CFO duties (after a revolving door of CFOs) and shared with him that: (1) her husband was very ill with cancer and heart problems; (2) she would likely need to take periodic days or weeks off to care for him as his treatment plan evolved; and (3) she would occasionally need to take partial days off to treat her own aforementioned disabilities when her chronic migraines flared up.
- 24. Plaintiff updated Issel verbally or via chat message on days that her chronic migraines flared up and she required a partial day off.
- 25. Plaintiff was at all times open, transparent, and honest about her own aforementioned disabilities and her husband's serious medical conditions for planning and scheduling purposes.
- 26. Plaintiff's prior supervisors and management had typically been accommodating and Plaintiff, feeling comfortable in the environment with executive management, had previously had numerous discussions with Phil Mancuso (President, CIO, and Member of Defendant) about her husband's health problems and her need to take intermittent time off to care for him.
- 27. However, there was an open institutional concern about health insurance with executive leadership openly complaining during a November 2023 town hall meeting that health insurance premiums were too high due to employees who smoked or who had other health problems.

- 28. Obviously, Plaintiff's husband's serious medical conditions posed a significant cost to Defendant (as Plaintiff and her husband were under Plaintiff's insurance through Defendant).
- 29. Shortly thereafter, on or about November 27, 2023, Defendant updated the organizational chart within Plaintiff's department to show a new Loan Servicing Director named Madgie Rizk ("Rizk") had been hired for the <u>exact same</u> job title as Plaintiff.
- 30. To be clear, there is only one (1) Loan Servicing Director needed and Rizk was obviously replacing Plaintiff as Loan Servicing Director.
- 31. As a result, and totally perplexed, Plaintiff sent Issel a chat message asking, "Hi do we have another servicing director starting?"
- 32. Issel asked where Plaintiff had heard that information and when Plaintiff informed Issel she had seen the new organizational chart and asked if Friday was her last day, Issel only gave an evasive non-answer and asked to meet later that morning to discuss.
- 33. Later that morning, Issel informed Plaintiff that her last day of employment would be December 15, 2023, because Issel wanted Plaintiff to orient and train her replacement (Rizk) since she had learned about his hiring earlier than Issel intended.
- 34. Plaintiff had worked for Defendant for nearly four (4) years, had no history of discipline or performance concerns, and was by all accounts an exemplary employee.
- 35. When Plaintiff asked Issel why she was being replaced, Issel only stated that Defendant decided to "go in a different direction" and apologized for the manner in which Plaintiff found out she was being terminated.
- 36. Plaintiff pressed and asked Issel if her performance was related to the underlying decision to replace her and Issel confirmed that she had no performance issues.

- 37. On or about November 29, 2023, Plaintiff then followed up with Minghini via chat message and asked if she was "being let go for something I did incorrectly?" Minghini confirmed that it was nothing performance related and stated only that Defendant was going in a "different direction."
- 38. Defendant then temporarily removed Rizk from the organization chart and internal system to avoid advertising to other employees that he was in fact replacing Plaintiff.
- 39. In the midst of learning that she was being terminated in an upsetting, unprofessional and reckless manner, Plaintiff was still updating and coordinating with Defendant about her need to care for her husband.
- 40. For example, on or about November 29, 2023, Plaintiff emailed Minghini and Issel that her husband's treatment is "starting and I need to take Dec. 7th to go with him," reiterating his "health situation/cancer."
- 41. On or about December 4, 2023, Plaintiff confirmed additional days off to take her husband to cancer related doctor's appointments.
- 42. The aforementioned discussions are merely examples as Plaintiff was having ongoing discussing with Defendant's management about her need for time off and it was well known as of mid-September, as discussed *supra*, that her husband had been diagnosed with cancer and heart issues, was going to need radiation and other therapy, and that Plaintiff would unfortunately miss a substantial amount of time (which should have been protected under the FMLA).
- 43. Plaintiff's original termination date was supposed to be December 15, 2023, however, Issel requested Plaintiff stay through December 31, 2023, for two (2) reasons: (1) to

continue training Rizk; and (2) to help with a Lakeview MSR Sale, which was too advanced and complicated for Rizk to handle.

- 44. This request was communicated in internal chat messages with Issel, where he contemporaneously referenced that he knew Plaintiff had "a lot going on with your husband" and that she "need to go to his visits," but he wanted her to help Rizk with the Lakeview MSR sale that had to close by the end of December 2023 even though Plaintiff was going to "miss some time going to Dr's apts."
- 45. Issel told Plaintiff that Rizk was to start his employment on or about December 4, 2023, but upon information and belief, Rizk began employment on December 1, 2023.
- 46. While Plaintiff was training Rizk, it became open and obvious that he was not familiar with any of Defendant's processes, lacked knowledge on certain types of recurring transactions, was not familiar with steps needed to take to complete various tasks, and was not familiar with third-parties whom Plaintiff usually coordinated with for Defendant.
- 47. In other words, Plaintiff had the ability to see first-hand by training Rizk that she was <u>far more qualified</u> than Rizk for the same job she had been performing at an exemplary level for *nearly* four years.
- 48. While Plaintiff could have done minimal work upon finding out she was being unlawfully replaced, she worked extremely hard to complete her tasks and train a woefully incompetent Rizk a testament to her nature and work ethic.
- 49. On or about December 21, 2023, Issel even was compelled to thank Plaintiff for her "hard work these last couple weeks."
- 50. Plaintiff was still terminated effective December 31, 2023, for discriminatory and retaliatory reasons under pretextual circumstances.

- 51. Plaintiff was replaced by a less qualified employee, was told it had nothing to do with her performance, and the company was just going a "different direction" shortly after she disclosed her own aforementioned disability (chronic migraines), used accommodations for her own disability (intermittent time off from work or breaks), disclosed her husbands serious medical condition, and shared that she would require intermittent and block periods of time off to provide care to her husband all of which should have been FMLA protected.
- 52. Defendant then attempted to covertly replace Plaintiff with no notice or explanation and then insultingly required her to train her own replacement who based upon Plaintiff's personal observations was nowhere near familiar or qualified for the role Plaintiff had performed in an exemplary manner for nearly four (4) years.

COUNT I Violations of the ADA

- ([1] Actual/Perceived/Record of Disability Discrimination; [2] Retaliation;
- [3] Failure to Accommodate; [4] Associational Disability Discrimination)
- 53. The foregoing paragraphs are incorporated herein in their entirety as if set forth in full.
- 54. Plaintiff suffers from qualifying health conditions under the ADA which affects her ability (at times) to perform some daily life activities (set forth *supra*).
- 55. Despite Plaintiff's aforementioned health conditions and limitations, she is still able to perform the duties of her job well with Defendant, however, Plaintiff did require reasonable medical accommodations at times.
- 56. Plaintiff requested reasonable accommodations from Defendant, including but not limited to time off work to treat for and care for her disabilities.
- 57. Defendant failed to accommodate Plaintiff's aforesaid requests by refusing to allow Plaintiff to take time off to treat and care for her disabilities.

58. Plaintiff further believes and therefore avers that her disabilities were a motivating/determinative factor in the termination of her employment with Defendant.

59. Plaintiff also believes and therefore avers that she was terminated in retaliation for engaging in protected activity (requesting accommodations and objecting to discriminatory practices) under the ADA.

60. Plaintiff further avers that Defendant perceived Plaintiff as needing too much time off or otherwise considered her husband's health conditions; (b) perceived Plaintiff as distracted by her husband's health conditions outside of work; (c) had negative perceptions of the cost of Plaintiff's husband's health coverage; and/or (d) had other negative perceptions of Plaintiff in association with her husband's health conditions.

61. Defendant's actions as aforesaid constitute violations of the ADA.

COUNT II <u>Violations of the FMLA</u> ([1] Interference; and [2] Retaliation

- 62. The foregoing paragraphs are incorporated herein in their entirety as if set forth in full.
- 63. Plaintiff was a full-time employee who worked for Defendant for more than 1 year within a location that employed at least 50 employees within 75 miles.
- 64. Plaintiff exercised her FMLA entitlements for over a decade on an "intermittent" basis, as permitted by the FMLA.
- 65. At all times in 2023, Plaintiff was an FMLA eligible employee who never exceeded her 12-weeks of allotted FMLA time by federal law(s).
- 66. Plaintiff seeks relief herein for Defendant terminating her: (1) because of her need for FMLA leave to care for her own serious medical condition as well as her husband's serious

medical condition; (2) to prevent further her from using FMLA leave; (3) to dissuade Plaintiff and other employees from use of FMLA; (4) through interference resulting from Defendant not following FMLA regulations causing Plaintiff prejudice, suspension, and termination; and (5) for other violations of regulations as can be construed from this Complaint.

67. These actions as aforesaid constitute both FMLA interference and retaliation violations.

WHEREFORE, Plaintiff prays that this Court enter an Order providing that:

- A. Defendant is to compensate Plaintiff, reimburse Plaintiff and make Plaintiff whole for any and all pay and benefits Plaintiff would have received had it not been for Defendant's illegal actions, including but not limited to past lost earnings, future lost earnings, salary, pay increases, overtime, bonuses, medical and other benefits, training, promotions, pension, and seniority. Plaintiff should be accorded those benefits illegally withheld from the date she first suffered unlawful payment practices, retaliation, and discrimination at the hands of Defendant until the date of verdict;
- B. Plaintiff is to be awarded liquidated or punitive damages, as permitted by applicable law(s) alleged asserted herein, in an amount believed by the Court or trier of fact to be appropriate to punish Defendant for their willful, deliberate, malicious and outrageous conduct and to deter Defendant or other employers from engaging in such misconduct in the future;
- C. Plaintiff is to be accorded any and all other equitable and legal relief as the Court deems just, proper and appropriate including for emotional distress;
- D. Plaintiff is to be awarded the costs and expenses of this action and reasonable legal fees as provided by applicable federal and state law;

E. Any verdict in favor of Plaintiff is to be molded by the Court to maximize the financial recovery available to Plaintiff in light of the caps on certain damages set forth in applicable federal law; and

F. Plaintiff's claims are to receive a trial by jury to the extent allowed by applicable law. Plaintiff has also endorsed this demand on the caption of this Complaint in accordance with Federal Rule of Civil Procedure 38(b).

Respectfully submitted,

KARPF, KARPF, & CERUTTI, P.C.

By:

Ari R. Karpf 3331 Street Road

Two Greenwood Square, Suite 128

Bensalem, PA 19020 (215) 639-0801

Date: May 29, 2024

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

CIVIL ACTION

<u> Celephone</u>	FAX Number	E-Mail Address				
(215) 639-0801	(215) 639-4970	akarpf@karpf-law.com				
)ate	Attorney-at-law	Attorney for				
5/29/2024		Plaintiff				
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f) Standard Management -	- Cases that do not fall into any	one of the other tracks.	(X)			
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 d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. 						
(c) Arbitration - Cases requ	uired to be designated for arbit	ration under Local Civil Rule 53.2.	()			
(b) Social Security - Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.						
a) Habeas Corpus - Cases brought under 28 U.S.C. § 2241 through § 2255.						
SELECT ONE OF THE F	OLLOWING CASE MANAC	GEMENT TRACKS:				
plaintiff shall complete a Ci filing the complaint and serv side of this form.) In the designation, that defendant the plaintiff and all other pa	ase Management Track Design we a copy on all defendants. (Se event that a defendant does no shall, with its first appearance,	Reduction Plan of this court, couns ation Form in all civil cases at the ties § 1:03 of the plan set forth on the rest agree with the plaintiff regarding submit to the clerk of court and ser ck Designation Form specifying the ed.	me of verse said ve on			
Equity Prime Mortgage, LL	C d/b/a EPM	NO.				
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(Civ. 660) 10/02

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff: 610 Hogeland Lane, Bensalem, PA 19020							
Address of Defendant: 5 Concourse Parkwayt, Suite 2250, Atlanta, GA 30328							
Place of Accident, Incident or Transaction: Defendant place of busing							
RELATED CASE, IF ANY:							
Case Number: Judge:	Date Terminated:						
Civil cases are deemed related when Yes is answered to any of the following	questions:						
1. Is this case related to property included in an earlier numbered suit pending previously terminated action in this court?	ng or within one year Yes No X						
2. Does this case involve the same issue of fact or grow out of the same transpending or within one year previously terminated action in this court?	saction as a prior suit Yes No X						
3. Does this case involve the validity or infringement of a patent already in numbered case pending or within one year previously terminated action							
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights Yes No X							
I certify that, to my knowledge, the within case is / is not related to any case now pending or within one year previously terminated action in this court except as noted above.							
DATE:5/29/2024	ARK2484 / 91538						
Attorney-at-La	v / Pro Se Plaintiff Attorney I.D. # (if applicable)						
CIVIL: (Place a $$ in one category only)							
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	 B. Diversity Jurisdiction Cases: 1. Insurance Contract and Other Contracts 2. Airplane Personal Injury 						
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CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as

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I. (a) PLAINTIFFS			DEFENDANTS			
GOLIC, ANNA			EQUITY PRIME	MORTGAGE, LLC D/E	B/A EPM	
(b) County of Residence of	f First Listed Plaintiff	Bucks	County of Residence	of First Listed Defendant I	Fulton	
(E.	XCEPT IN U.S. PLAINTIFF CA	SES)	NOTE: IN LAND CO	(IN U.S. PLAINTIFF CASES OF CASES, USE THOSE CASES, USE THOSE LAND INVOLVED.		
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Suite 128, Bensalem, PA			* 'I			
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Plaintiff			Citizen of This State 1 1 Incorporated or Principal Place 4 4 of Business In This State			
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			Citizen or Subject of a Foreign Country	3 Foreign Nation	6 6	
IV. NATURE OF SUIT		ly) PRTS	FORFEITURE/PENALTY	Click here for: Nature o BANKRUPTCY	f Suit Code Descriptions. OTHER STATUTES	
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY ' 310 Airplane ' 315 Airplane Product Liability ' 320 Assault, Libel & Slander ' 330 Federal Employers' Liability ' 340 Marine ' 345 Marine Product Liability ' 350 Motor Vehicle Product Liability ' 350 Motor Vehicle Product Liability ' 360 Other Personal Injury ' 362 Personal Injury - Medical Malpractice CIVIL RIGHTS □ 440 Other Civil Rights □ 441 Voting □ 442 Employment □ 443 Housing/ Accommodations X 445 Amer. w/Disabilities - Other □ 448 Education	PERSONAL INJURY 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPER 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability PRISONER PETITION Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Other 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement	TY LABOR TO Fair Labor Standards Act To Tall Family and Medical Leave Act To Other Labor Litigation The Milder Act To Other Labor Litigation The Milder Act The Milder Act The Milde	422 Appeal 28 USC 158	□ 375 False Claims Act ' 376 Qui Tam (31 USC 3729(a)) □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities/ Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information Act □ 896 Arbitration □ 899 Administrative Procedure Act/Review or Appeal of Agency Decision □ 950 Constitutionality of State Statutes	
	moved from atte Court	Appellate Court				
VI. CAUSE OF ACTIO	LADA (42USC12	101); FMLA (29US	SC2601)	mos antess turersuy).		
	Violations of the	ADA, FMLA and t				
VII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.			DEMAND \$	DEMAND \$ CHECK YES only if demanded in complaint: JURY DEMAND: X Yes 'No		
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE		DOCKET NUMBER		
DATE 5/29/2024		SIGNATURE OF AT	ORNEY OF RECORD			
FOR OFFICE USE ONLY	di					
RECEIPT# AM	MOUNT	APPLYING IFP	JUDGE	MAG. JUD	GE	

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